

**B18** (9/97)

**United States Bankruptcy Court  
Northern District of Oklahoma**

**In Re:**

**Patrick VanSchoyck  
fdba Global Health Initiative, Medicause.com,  
GEMUSA  
8609 South 77th East Place  
Tulsa, OK 74133**

**Case No.: 04-12253-R**

**Chapter: 7**

**Debtor**

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED :**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**BY THE COURT**

**Dated:** August 17, 2004

Dana L. Rasure  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

B18 continued (7/97)

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 1085-4  
Case: 04-12253

User: skeeler  
Form ID: bl8

Page 1 of 2  
Total Served: 44

Date Rcvd: Aug 17, 2004

The following entities were served by first class mail on Aug 19, 2004.

db +Patrick VanSchoyck, 8609 South 77th East Place, Tulsa, OK 74133-6624  
aty +John Gatliff, Conner & Winters, P.C., One Leadership Square, 211 N. Robinson, Suite 1700,  
Oklahoma City, OK 73102-7136  
aty Mark A. Craige, Morrel, West, Saffa, Craige & Hicks, 5310 East 31st Street, Suite 1100,  
Tulsa, OK 74135-5004  
aty Susan M. Williams, Eller & Detrich, 2727 East 21st Street, Suite 200, Tulsa, OK 74114-3533  
tr +Steven W. Soule, Hall, Estill, Hardwick, Gable, etal, 320 South Boston Avenue, Suite 400,  
Tulsa, OK 74103-3708  
smg Oklahoma Empl. Sec. Comm., PO Box 53039, Oklahoma City, OK 73152-3039  
smg +Oklahoma Tax Commission, 440 South Houston #501-B, Tulsa, OK 74127-8913  
smg +Tulsa County Treasurer, 500 S. Denver, Tulsa, OK 74103-3838  
ust +Office of the United States Trustee, 224 South Boulder Avenue, Suite 225, Tulsa, OK 74103-3026  
intp Joseph Parker, c/o Susan M. Williams, 2727 East 21st Street, Suite 200, Tulsa, OK 74114-3533  
cr +Stillwater National Bank and Trust Company, c/o John Gatliff II, One Leadership Square,  
211 North Robinson, Suite 1700, Oklahoma City, OK 73102-7136  
1209299 5 Star Bankcard Ctr, P O Box 35460, Colorado Springs CO 80935-3546  
1209300 ABN AMRD Mtg, 8201 Innovation Way, Chicago IL 60682-0082  
1209301 +Amjad Iqbal, 1104 E 21st Pl, Tulsa OK 74114-1229  
1209303 Bank of Oklahoma, P O Box 22117, Tulsa OK 74121-2117  
1209305 +Bank of Oklahoma NA, P O Box 2300, Tulsa OK 74192-0001  
1209304 +Bank of Oklahoma NA, Private Financial Services, P O Box 2300, Tulsa OK 74192-0001  
1209306 +Ben Kemendo, Woodrum Kemendo & Cuite PC CPA, 9 E 4th St Ste 605, Tulsa OK 74103-5112  
1209307 +Bill Doyle, Doyle & Salisbury, 550 Oneok Plaza, 100 W 5th St, Tulsa OK 74103-4240  
1209308 +Boone Smith Davis Hurst & Dickman Inc, 500 Oneok Plaza, 100 W 5th St, Tulsa OK 74103-4240  
1209309 Chase Automotive Finance, P O Box 15700, Wilmington DE 19886-5700  
1209310 +Conner & Winters, Attorneys at Law, 1700 One Leadership Square, 211 No Robinson,  
Oklahoma City OK 73102-7109  
1209311 Equitable Life Nat Operations Ctr, P O Box 1047, Charlotte NC 28201-1047  
1209312 +First Omni Mortgage Lending, 8023 E 63rd Pl #205, Tulsa OK 74133-1267  
1209314 +George Cohlma, 1550 E 29th St, Tulsa OK 74114-5304  
1209316 +Janell VanSchoyck, 8609 So 77th E Pl, Tulsa OK 74133-6624  
1209317 +John Rooney, Moyers Martin Santee Imel & Tetrick LLP, 1100 Mid Continent Tower,  
401 So Boston Ave, Tulsa OK 74103-4016  
1209318 +Joseph G Parker, 2312 So 99th E Ave, Tulsa OK 74129-4206  
1209319 +Kent E Renfrow, Attorney at Law, 8906 E Skelly Drive, Tulsa OK 74129-3400  
1209320 MBNA America, P O Box 15027, Wilmington DE 19850-5027  
1209321 +Mid First Bank, P O Box 26750, Oklahoma City OK 73126-0750  
1209322 +Oklahoma Mailing Equipment, 3801 So 79th E Ave, Tulsa OK 74145-3218  
1209323 Oklahoma Tax Commission, P O Box 53248, Oklahoma City OK 73152-3248  
1209324 +Patricia VanSchoyck Trust, 1729 E 29th St, Tulsa OK 74114-5401  
1209325 +Robert P Skeith, Attorney at Law, Frisco Bldg, 502 W Sixth St, Tulsa OK 74119-1016  
1209326 +Stillwater National Bank & Trust Co, P O Box 1988, Stillwater OK 74076-1988  
1209327 USAA Federal Savings Bank, 10750 McDermott Fwy, San Antonio TX 78288-0544  
1209328 USAA Savings Bank, 10750 McDermott Fwy, San Antonio TX 78288-0570  
1209329 +Wells Fargo Financial Leasing Inc, P O Box 98789, Las Vegas NV 89193-8789  
1209330 +Wilburn & Masterson, Corporate Place, 5800 E Skelly Dr Ste 250, Tulsa OK 74135-6413

The following entities were served by electronic transmission on Aug 18, 2004 and receipt of the transmission was confirmed on:

smg EDI: IRS.COM Aug 18 2004 08:58:00 Internal Revenue Service, Special Procedures Staff,  
55 N. Robinson, Stop 5024, Oklahoma City, OK 73102-9226  
1209302 +EDI: BANKAMER.COM Aug 18 2004 08:58:00 Bank of America, NA, P O Box 26012, NC4-105-03-14,  
Greensboro, NC 27420-6012  
1209313 EDI: FIRSTUSA.COM Aug 18 2004 08:58:00 First USA, P O Box 94014, Palatine IL 60094-4014  
1209315 +EDI: IRS.COM Aug 18 2004 08:58:00 Internal Revenue Service, 55 No Robinson Stop 5111,  
Oklahoma City OK 73102-9226  
1209328 EDI: USAA.COM Aug 18 2004 08:58:00 USAA Savings Bank, 10750 McDermott Fwy,  
San Antonio TX 78288-0570

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 1085-4  
Case: 04-12253

User: skeeler  
Form ID: b18

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

**First Meeting of Creditor Notices only (Official Form 9):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2004

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.